CLAIMS

1.   An electronic money system of a token and value mixed type, comprising:

an electronic money card of a type in which a token type and a value type are mixed, said card including storage means for storing therein issuance numbers of an electronic money having a fixed face value and a balance of coin money in terms of a value amount and means for preferentially paying the coin money and paying the bill money when a coin money balance is insufficient for payment, issuance numbers of bills paid/received being recorded in transaction history in a memory area of said electronic money card;

an automatic transaction machine (ATM) for reading from an electronic money card an issuance number of an invalid bill and issuance numbers of a bill money in a depositing operation and transmitting the numbers to a computer of a bank, the issuance number of the invalid bill being an issuance number of a bill money which was changed into coins and hence became invalid; and

a computer of a bank for accumulating therein information transmitted from said ATM.

2.   An electronic money system of a token and value mixed type in accordance with Claim 1, further including an electronic money transporter for reading from an electronic money card of a payer issuance numbers of bills and/or a value amount of the coin money and outputting the numbers and/or the value amount to an

electronic money card of a recipient.

3.   An electronic money card of a token and value mixed type, comprising:

        storage means for storing therein issuance numbers of an electronic money having a fixed face value and a balance of coin money in terms of a value amount; and

        processing means for preferentially paying, when the card is used as an electronic money card of a payer, the coin money if a coin money balance is sufficient for a transaction amount and paying a bill money when the coin money balance is insufficient for payment,

        said processing means changing, for a transaction balance to which neither the coin money balance nor the bill money is applied, the bill money to a value amount of a coin money to achieve the payment.

4.   An electronic money card of a token and value mixed type in accordance with Claim 3, wherein said processing means includes means

        for conducting, when the coin money balance is equal to or more than the transaction amount, the paying operation by subtracting the transaction amount from the coin money balance;

        conducting, when the coin money balance is less than the transaction amount and is equal to or more than a face value of the bill, the paying operation by deleting issuance numbers of bills whose value amounts to

maximum within the transaction amount and setting a
remaining amount as a transaction balance;

conducting, when the coin money balance is
equal to or more than the transaction amount, the paying
operation of the transaction balance by subtracting the
transaction balance from the coin money balance; and

conducting, when the coin money balance is less
than the transaction amount or the transaction balance,
the paying operation of the transaction amount of the
transaction balance by changing a bill money into a value
amount of coin money and deleing an issuance number of
the bill money.

5.   An electronic money card of a token and value
mixed type in accordance with Claim 4, said processing
means further including means for registering as an
invalid bill the issuance number of the bill money
changed into the coin money to said storage means.

6.   An electronic money card of a token and value
mixed type in accordance with Claim 3, said processing
means further including means for storing, when the card
is utilized as an electronic money card of a recipient,
the issuance numbers of received bill money in said
storage means and adding the coin money received to the
coin money balance.

7.   An electronic money transporter handling an
electronic money card of a type in which a token type and
a value type are mixed, comprising:

means for reading issuance numbers of bill

money and/or a value amount of a coin money from an
electronic money card of a payer, said money card
including storage means for storing therein issuance
numbers of an electronic money having a fixed face value
and a balance of coin money in terms of a value amount
and processing means for preferentially paying the coin
money if the coin money is sufficient for a transaction
amount and paying a bill money when the coin money
balance is insufficient for payment, said processing
means changing, for a transaction balance to which
neither the coin money balance nor the bill money is
applied, the bill money to a value amount of the coin
money to achieve the payment; and

     means for outputting the issuance numbers of
the bill money read and/or the value amount read to an
electronic money card of a recipient.

8.   An automatic transaction machine (ATM) handling
an electronic money card of a type in which a token type
and a value type are mixed, comprising:

     means for receiving from an electronic money
card a card ID thereof, issuance numbers of deposited
bill money, and an issuance number of an invalid bill,
the issuance number of the invalid bill being an issuance
number of a bill which was changed into coin money and
hence became invalid, the electronic card including
storage means for storing therein issuance numbers of
electronic money having a fixed face value, a balance of
coin money in terms of a value amount, and an issuance

number of a bill converted into a value amount of coin money, and means for notifying issuance numbers of bill money indicated for a deposit operation and the issuance number of the invalid bill to the ATM and deleting the issuance numbers of the bill money indicated for a deposit and the issuance number of the invalid bill from the storage means; and

means for transmitting said card ID received and the issuance numbers of the bill money deposited and the issuance number of the invalid bill to a computer of a financial facility.

9. An automatic transaction machine (ATM) handling an electronic money card of a type in which a token type and a value type are mixed, comprising:

means for receiving from an electronic money card a card ID thereof, issuance numbers of deposited bill money, and an issuance number of an invalid bill, the issuance number of the invalid bill being an issuance number of a bill which was changed into coin money and hence became invalid, the electronic card including storage means for storing therein issuance numbers of electronic money having a fixed face value, a balance of coin money in terms of a value amount, and an issuance number of a bill converted into a value amount of coin money, and means for notifying issuance numbers of bill money indicated for a deposit operation and the issuance number of the invalid bill to the ATM and deleting the issuance numbers of the bill money indicated for a

deposit and the issuance number of the invalid bill from the storage means; and

means for storing therein said card ID and the issuance numbers of the bill money deposited and the issuance number of the invalid bill with a correspondence established therebetween.